

1 STEPHEN R. HARRIS, ESQ.
2 Nevada Bar No. 001463
3 HARRIS LAW PRACTICE LLC
4 6151 Lakeside Drive, Suite 2100
5 Reno, Nevada 89511
6 Telephone: (775) 786-7600
7 E-Mail: steve@harrislawreno.com
8 Attorneys for Debtor

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UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEVADA

IN RE:

Case No. 21-50466-nmc
(Chapter 13)

JULIANA MAYER LOZA,
Debtor.

**REPLY TO OPPOSITION TO
DEBTOR'S MOTION FOR
RECONSIDERATION OF ORDER [DE
17], TO AMEND JUDGMENT, FOR
NEW HEARING, OR
ALTERNATIVELY, FOR ADDITIONAL
FINDINGS PURSUANT TO
FRBP 9023, 9024 AND 7052**

Hearing Date: October 12, 2021
Hearing Time: 2:00 p.m.
Est. Time: 30 minutes
Set by: Calendar Clerk

JULIANA MAYER LOZA ("Debtor"), by and through her attorney, STEPHEN R. HARRIS, ESQ., of HARRIS LAW PRACTICE LLC, hereby files her Reply to the OPPOSITION TO DEBTOR'S MOTION FOR RECONSIDERATION OF ORDER [DE 17], TO AMEND JUDGMENT, FOR NEW HEARING, OR ALTERNATIVELY, FOR ADDITIONAL FINDINGS PURSUANT TO FRBP 9023, 9024 AND 7052 [DE 30] ("Opposition") filed by Leverty & Associates Law Chtd. ("Leverty") and Automatic Funds Transfer Service, a Seattle corporation dba Allied Trustee Services ("Allied").

1. At its core, the Opposition argues that the Court did not make a plain or indisputable error of fact or law by finding that the Debtor did not have a legal or equitable interest in the Property. Yet it is indisputable that the Debtor had a legal and equitable interest in the

1 Property regardless of how title was held at the moment of the Debtor's bankruptcy filing.
 2 Moreover, 11 U.S.C. § 541 automatically vests in the bankruptcy estate the Debtor's legal and
 3 equitable interests—no affirmative action or “evidence” is required on behalf of the Debtor. The
 4 Court's reasoning in support of its Order is also a mystery because the Court did not explain orally
 5 or in the Order why it found that the Debtor had no legal or equitable interest in the Property.

6 2. Notably, Leverty and Allied admit that they were aware of the Quitclaim Deed
 7 recorded by the Debtor before her bankruptcy filing which transferred title in the Property to her
 8 from Dr. Exley's estate. Nonetheless, Leverty and Allied ignored any legal effect of the Quitclaim
 9 Deed and misled this Court by alleging that legal title to the Property was in Dr. Exley's name at
 10 the time of the bankruptcy filing based on Mr. Jess Rinehart, Esq.'s purported conversation with
 11 an employee of the Douglas County Assessor. *See DE 14 7:25–8:6.* But that argument was absurd
 12 because: (1) an employee of the Douglas County Assessor does not have authority to adjudicate
 13 the legal effect of the Quitclaim Deed; and (2) the purpose of recording is only to provide notice
 14 to third parties. *See NRS 111.315* (“Every conveyance of real property . . . to operate as notice to
 15 third persons, shall be recorded in the office of the recorder of the county . . . but shall be valid
 16 and binding between the parties thereto without such record.”) An unrecorded deed is still
 17 effective between the parties to vest the Debtor's legal and equitable interests as of the Petition
 18 Date. *Id.*

19 3. That said, now that the Douglas County Assessor has had time to update its
 20 records, a public record search shows that according to the Douglas County Assessor, title to the
 21 Property was last held by the Debtor, Juliana Mayer Loza, just before Allied and Leverty
 22 unlawfully sold the Property at the foreclosure sale to Kamma LLC the day after the Debtor's
 23 bankruptcy filing. A copy of the Douglas County Assessor's Parcel Detail report for the Property,
 24 including the Ownership History, is attached hereto as **Exhibit A**. And a copy of the Trustee's
 25 Deed to Kamma LLC dated June 23, 2021, is attached hereto as **Exhibit B**.

26 4. But even if title was still in Dr. Exley's name on the Petition Date as Leverty and
 27 Allied allege, the Debtor still had a legal and equitable interest in the Property through her various
 28 roles—as Dr. Exley's community property spouse, as the Special Administrator of Dr. Exley's

1 estate, and as Dr. Exley's beneficiary, individually, and through the Ray Warren Exley, M.D.
 2 Nevada Family Trust. Whether or not Dr. Exley's Will was lodged at the time of the bankruptcy
 3 filing is also irrelevant because the Will itself vested the Debtor with her interest as a
 4 beneficiary—not the official act of lodging the Will with the probate court. What is more, contrary
 5 to Leverty and Allied's allegations, the Debtor did alert the Court of her status as Dr. Exley's
 6 beneficiary in her Sanctions Motion and at the time of the hearing on the Sanctions Motion. *See*
 7 *Sanctions Motion* at 3:12–15, 6:25–28; *Transcript* at 53:16–21.

8 5. Leverty and Allied's arguments also fail because any inheritance of the Debtor
 9 would still be property of the estate even if the interest did not vest in the Debtor until after the
 10 Petition Date. *See* 11 U.S.C. § 541(a)(5)(A). In fact, the Ninth Circuit B.A.P. has held that in
 11 Chapter 13 cases, inheritances are property of the estate if they are received any time before the
 12 Chapter 13 case is closed, dismissed or converted. *Dale v. Maney (In re Dale)*, 505 B.R. 8, 11
 13 (B.A.P. 9th Cir. 2014). But the Opposition ignores the plain language of Section 541(a)(5)(A)
 14 and simply alleges, without any legal authority, that the Property was not protected by the
 15 automatic stay only because the Debtor allegedly did not provide "evidence" of Dr. Exley's Will
 16 at the hearing on the Sanctions Motion—a hearing which had not been scheduled as an evidentiary
 17 hearing.

18 6. The Opposition also alleges that the automatic stay only protects property of the
 19 estate, but the automatic stay also protects the Debtor's property even if it is not property of the
 20 estate (*see* 11 U.S.C. §§ 362(a)(5), (6), and (7)). The automatic stay also protects the Debtor from
 21 any lien enforcement actions or proceedings (*see* 11 U.S.C. §§ 362(a)(1), (5), and (6)), like the
 22 foreclosure action which was a proceeding to enforce a lien against the Debtor in her capacity as
 23 Successor Trustee of the Ray Warren Exley, M.D. Nevada Family Trust.

24 7. 11 U.S.C. § 541 is to be interpreted very broadly so that the bankruptcy estate
 25 consists of "all the interests in property, legal and equitable, possessed by the debtor at the time
 26 of the filing, as well as those interests recoverable through transfer and lien avoidance provisions."
 27 *Owen v. Owen*, 500 U.S. 305, 308 (1991). Leverty and Allied admit in their Opposition, and in
 28 their previously filed opposition to the Sanctions Motion, that before the foreclosure sale they

1 were aware: (1) of the Debtor's bankruptcy filing, (2) of the Quitclaim Deed transferring legal
 2 title to the Debtor; (3) of the Debtor's claimed interest in the Property; (4) of the Debtor's claim
 3 that the Property was protected by the automatic stay; (5) that the Debtor was Dr. Exley's widow
 4 and Special Administrator of his estate, (6) that the Debtor was surviving Successor Trustee of
 5 the Ray Warren Exley, M.D. Nevada Family Trust, who was the obligor under the Note and Deed
 6 of Trust upon which Leverty and Allied foreclosed; and (7) that the Debtor is the exclusive
 7 assigned beneficiary of Exley's Athena Medical Group, Inc. ERISA Retirement Plans. Thus, the
 8 Debtor had a legal and equitable interest in the Property under any conceivable scenario regardless
 9 of how legal title was held on the Petition Date. Any reasonably prudent creditor who questioned
 10 whether the automatic stay protected the Property should have first filed a motion with this Court
 11 seeking relief from stay. But Leverty and Allied did no such thing; instead, they unilaterally
 12 adjudicated the legal effect of the Quitclaim Deed, the legal effect of Section 541, and the legal
 13 effect of the automatic stay.

14 8. Most enlightening of both of Leverty's oppositions is that Leverty themselves
 15 created the Ray Warren Exley, M.D. Nevada Family Trust in December 2015 and were thus fully
 16 aware of the Debtor's role as Successor Trustee as well as the Debtor and Exley's California
 17 marriage on April 23, 2014.

18 9. Finally, Leverty and Allied argue in their Opposition that the Debtor's Motion for
 19 Reconsideration is moot simply because the Trustee filed a routine Motion to Dismiss before the
 20 Debtor had filed her proposed Chapter 13 Plan. The Debtor has since filed her Plan [*see DE 32*],
 21 provided her documentation to the Trustee, and is current on her Plan payments. But regardless,
 22 the automatic stay was still in effect during the pendency of the Chapter 13 case even if the case
 23 were to have been dismissed. Thus any foreclosure sale or transfer of property is in violation of
 24 the automatic stay and is void ab initio. *See Schwartz v. United States (In re Schwartz)*, 954 F.2d
 25 569 (9th Cir. 1992). Even the eventual dismissal of this Chapter 13 case would not change the
 26 void nature of the foreclosure sale. The purported buyer of the Property was also aware of the
 27 bankruptcy filing and the fact that the Debtor contested the validity of the sale because Mr. Gene
 28

1 Kaufman, Esq.,¹ the Exley Estate's attorney, was present at the auction and repeatedly advised all
2 bidders of this bankruptcy filing and the automatic stay which was in effect at the time of the
3 foreclosure sale. *See Transcript 6:16–18.*

4 10. The Court's current Order was the result of a manifest error of fact and law, and
5 would result in an irreconcilable injustice if it is allowed to stand. What is more, the Order and
6 record of the hearing are devoid of any findings to explain the basis for the Court's ruling.

CONCLUSION

8 Based on the foregoing, and all of the Debtor's previous arguments in her Sanctions
9 Motion and Motion for Reconsideration, the Debtor respectfully requests that this Court grant her
10 Motion for Reconsideration.

11 DATED this 5th day of October 2021.

STEPHEN R. HARRIS, ESQ.
HARRIS LAW PRACTICE LLC

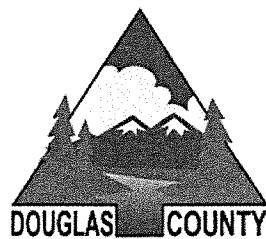
/s/ Stephen R. Harris

Attorney for Debtor

¹ Sullivan Law PC and Mr. Gene Kaufmann, Esq. NB #6704 are attorneys of record for the Ray Warren Exley Estate and also represent Ms. Loza-Exley.

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EXHIBIT A



DOUGLAS COUNTY, NEVADA
ASSESSOR'S OFFICE

Trent A. Tholen, Assessor

[Assessor Home](#) [Personal Property](#) [Sales Data](#) [Annual Taxes](#) [Recorder Website](#)

Parcel Detail for Parcel # 1318-25-111-017

<p>Location</p> <p>Property Location 429 PANORAMA DR Town KINGSBURY GID District 410.0 - KINGSBURY GID Subdivision KINGSBURY PALISADES Lot 13 Block Property Name</p> <p>Add'l Addresses Parcel Map</p>	<p>Prior Parcel # 0000-07-324-110</p> <p>Ownership</p> <p>Assessed Owner Name KAMMA LLC Mailing Address 6770 S MCCARRAN BL RENO, NV 89509 Legal Owner Name KAMMA LLC Vesting Doc #, Date 971766 07/30/2021 Year / Book / Page 21 / 7 / 0 Map Document #s</p> <p>Ownership History Document History</p>																																																																																
<p>Description</p> <p>Total Acres .550 Square Feet 23,958 Ag Acres .000 W/R Acres .000</p> <p>Improvements</p> <table> <tr> <td>Single-family Detached 1</td> <td>Non-dwelling Units 0</td> </tr> <tr> <td>Single-family Attached 0</td> <td>Mobile Home Hookups 0 Stories 1.0</td> </tr> <tr> <td>Multiple-family Units 0</td> <td>Wells 0 Garage Square Ft... 576</td> </tr> <tr> <td>Mobile Homes 0</td> <td>Septic Tanks 0 Attached / Detached A</td> </tr> <tr> <td>Total Dwelling Units 1</td> <td>Buildings Sq Ft 0</td> </tr> <tr> <td>Improvement List</td> <td>Residence Sq Ft 1,896</td> </tr> <tr> <td>Improvement Sketches</td> <td>Basement Sq Ft 0</td> </tr> <tr> <td>Improvement Photos</td> <td>Finished Basement SF 0</td> </tr> </table>	Single-family Detached 1	Non-dwelling Units 0	Single-family Attached 0	Mobile Home Hookups 0 Stories 1.0	Multiple-family Units 0	Wells 0 Garage Square Ft... 576	Mobile Homes 0	Septic Tanks 0 Attached / Detached A	Total Dwelling Units 1	Buildings Sq Ft 0	Improvement List	Residence Sq Ft 1,896	Improvement Sketches	Basement Sq Ft 0	Improvement Photos	Finished Basement SF 0	<p>Appraisal Classifications</p> <p>Current Land Use Code 200 Code Table</p> <p>Zoning Code(s)</p> <p>Re-appraisal Group 1 Re-appraisal Year 2021 Original Construction Year 1971 Weighted Year</p>																																																																
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[Back to Search List](#)

Ownership History for Parcel # 1318-25-111-017

Current Owners		Prior Owners		
Name	From	Name	From	To
KAMMA LLC	2021	LOZA, JULIANA MAYER C/O GORDEN GORDEN LAWYERS 1200 WHISHIRE BL STE #608 LOS ANGELES, CA 90017	2021	2021
6770 S MCCARRAN BL RENO, NV 89509		CONTRIBUTION PLAN AND TRUST #3	2021	2021
		ATHENA MEDICAL GROUP DEFINED 9504 HIGHRIDGE PL BEVERLY HILLS, CA 90210	2021	2021
		EXLEY, RAY WARREN MD 6770 S MCCARRAN BL RENO, NV 89509	2021	2021
		ATHENA MED GRP PEN PLAN & TRUST 195 HWY 50 STE 104 PMB 7172-262 STATELINE, NV 89449	2020	2021
		DOUGLAS COUNTY TRUSTEE C/O CLERK-TREASURER PO BOX 218 MINDEN, NV 89423	2019	2020
		ATHENA MED GRP PEN PLAN & TRST 195 HWY 50 STE 104 MB 7172-262 STATELINE, NV 89449	2018	2019
		EXLEY, RAY WARREN M D TTEE 9504 HIGH RIDGE PL BEVERLY HILLS, CA 90210	2016	2018
		EXLEY, RAY WARREN TTEE	2015	2016
		EXLEY NEVADA FAMILY TRUST 9504 HIGH RIDGE PL BEVERLY HILLS, CA 90210	2015	2016
		O'BRIEN, LOIS	1983	2016
		EXLEY, RAY WARREN 9504 HIGH RIDGE RD BEVERLY HILLS, CA 90210	1983	2015

NOTE: This is not a complete history and should not be used in place of a title search.

[Go Back](#)

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EXHIBIT B

A. P. No. 1318-25-111-017

DOUGLAS COUNTY, NV 2021-971766
RPTT:\$3845.40 Rec:\$40.00
\$3,885.40 Pgs=5 07/30/2021 12:29 PM
FIRST CENTENNIAL - RENO (MAIN OFFICE)
KAREN ELLISON, RECORDER

Foreclosure No. 18034

R.P.T.T. \$

When recorded mail to

Kamma LLC
6770 S. McCarran Blvd.
Reno, NV 89509

Mail tax statements to: Grantee

Same as above

**AFFIRMATION PURSUANT TO
NRS 111.312(1)(2) AND 239B.030(4)**

Pursuant to NRS 239B.030, the undersigned, hereby affirm(s) that the below document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons.

TRUSTEE'S DEED

THIS INDENTURE, made and entered into on June 23, 2021, by and between AUTOMATIC FUNDS TRANSFER SERVICES, dba ALLIED TRUSTEE SERVICES, as Trustee, party of the first part, and KAMMA, LLC, a Nevada limited liability company, party of the second part, whose address is: 6770 S. McCarran Blvd., Reno, NV 89509.

W I T N E S S E T H :

WHEREAS, RAY WARREN EXLEY, Trustee of the RAY WARREN EXLEY, M.D. NEVADA FAMILY TRUST executed a Promissory Note payable to the order of ROBERT I. NOVASEL and RICHARD W. SCHWARTE, Co-Trustees of the NOVASEL & SCHWARTE INVESTMENTS, INC. PROFIT SHARING PLAN, in the principal sum of \$150,000.00, and bearing interest, and as security for the payment of said Promissory Note said FIRST AMERICAN TITLE INSURANCE CORPORATION, Trustee for ROBERT I. NOVASEL and RICHARD W. SCHWARTE, Co-Trustees of the NOVASEL & SCHWARTE INVESTMENTS, INC. PROFIT SHARING PLAN, Beneficiary, which

Deed of Trust was dated May 23, 2017, and was recorded on June 5, 2017, as Document No. 2017-899576, Official Records, Douglas County, Nevada; and

WHEREAS, AUTOMATIC FUNDS TRANSFER SERVICES, INC., a Washington corporation, dba ALLIED TRUSTEE SERVICES, was substituted as Trustee under said Deed of Trust in the place and stead of FIRST AMERICAN INSURANCE CORPORATION, by document recorded April 2, 2020, as Document No. 2020-944257, Official Records, Douglas County, Nevada; and

WHEREAS, a breach of the obligation for which such transfer in trust as security was made occurred in that default was made in the failure to pay the installment of principal and interest due on February 1, 2019, and in the failure to pay each payment of principal and interest that thereafter became due, and in the failure to pay the real property taxes for the fiscal year 2019-2020; and

WHEREAS, ROBERT I. NOVASEL, Co-Trustee of THE NOVASEL & SCHWARTE INVESTMENTS, INC. PROFIT SHARING PLAN executed and acknowledged a Notice of Default and Election To Sell the property described in said Deed of Trust to satisfy said indebtedness, and said Notice of Default and Election To Sell was recorded April 2, 2020, as Document No. 2020-944258, Official Records, Douglas County, Nevada; and

WHEREAS, on September 28, 2020, a copy of said Notice of Default and Election To Sell was mailed by certified mail to the then owner of the property hereinafter described and to all other parties entitled by law to such notice, and posted on the property hereinafter described on September 30, 2020; and

WHEREAS, by direction of ROBERT I. NOVASEL and RICHARD W. SCHWARTE, Co-Trustees of the NOVASEL & SCHWARTE INVESTMENTS, INC. PROFIT SHARING PLAN, the said AUTOMATIC FUNDS TRANSFER SERVICES, dba ALLIED TRUSTEE SERVICES, Trustee, gave due and legal notice in each and every manner required by said Deed of Trust and provided by law that it would on the 27th day of January, 2021, at the hour of 1:00 o'clock P.M., sell at the entrance to the Douglas County Courthouse, located at 1038 Buckeye Road, in Minden, Nevada, at public auction to the highest cash bidder in lawful money of the United States of America, the realty described in said Deed of Trust to satisfy the indebtedness due under said Deed of Trust and the Promissory Note secured by it; that said Notice of Sale was recorded on January 4, 2021, as Document No. 2021-959310, Official Records, Douglas County,

Nevada; that said Notice of Sale was published in the Record Courier in its issues dated January 7, 2021, January 14, 2021, and January 21, 2021, and said Notice of Sale was posted in a public place in Minden, Nevada, namely, at the Judicial and Law Enforcement Center, on January 5, 2021; and at the time and place appointed for said sale, by oral proclamation, the time of holding said sale was continued to May 26, 2021 at the hour of 1:00 o'clock P.M.; and at the time and place appointed for said sale, by oral proclamation, the time of holding said sale was further continued to June 23, 2021, at the hour of 1:00 o'clock P.M.; and

WHEREAS, on December 30, 2020, copy of said Notice of Sale was mailed by certified mail to the then owner of the property hereinafter described and to all other parties entitled by law to such notice, and posted on the property hereinafter described on January 4, 2021; and

WHEREAS, the Beneficial interest of ROBERT I. NOVASEL and RICHARD W. SCHWARTE, Co-Trustees of the NOVASEL & SCHWARTE INVESTMENTS, INC. PROFIT SHARING PLAN, was assigned to LEVERTY & ASSOCIATES LAW CHTD., a Nevada corporation, as evidenced by that certain Assignment of Deed of Trust recorded January 22, 2021, as Document No. 960418, Official Records, Douglas County, Nevada; and

WHEREAS, at the time and place so set for said sale said party of the second part did bid the sum of NINE HUNDRED SEVENTY-NINE THOUSAND AND NO/100 DOLLARS (\$979,000.00) for said property, and said sum was the highest and best bid therefor;

NOW, THEREFORE, for and in consideration of the said sum of \$979,000.00, the said party of the first part, as Trustee, under and by virtue of the authority vested in it by said Deed of Trust, does hereby grant, bargain, sell and convey, without warranty, unto the party of the second part, and to their successors and assigns, all that certain real property situate in the County of Douglas, State of Nevada, that is described as follows:

That portion of Lots 13 & 14, of Kingsbury Palisades as said Lots were set forth on the map filed in the office of the County Recorder of Douglas County, State of Nevada, September 18, 1962, as Document No. 20864, Official Records of Douglas County, State of Nevada, and that portion of the Southwest 1/4 of the Northwest 1/4 of Section 25, Township 13 North, Range 18 East,

M.D.B.&M., being a portion of Lot 11 -Kingsbury Lakeview, unofficial, described as follows:

Commencing at the Southwest corner of said Lot 13, as said Lot is set forth on the map of Kingsbury Palisades; thence North $0^{\circ}03'38''$ West 104.27 feet to a point that lies South $0^{\circ}03'38''$ East, 58.73 feet the most Northerly corner of said Lot 13; thence East 117.33 feet to a point in the Westerly right of way line of Panorama Drive; thence Southeasterly along said right of way line along a curve concave to the Southeast with a central angle of $30^{\circ}27'44''$ and a radius of 125.00 feet, an arc distance of 66.46 feet; thence South 41.33 feet to the Southeast corner of said Lot 13; thence continuing South 131.68 feet; thence North $89^{\circ}54'$ West, 99.81 feet to a point from which the West 1/4 corner of said Section 25, bears South $29^{\circ}12'$ West 1,347.78 feet; thence North $0^{\circ}05'$ West 132.00 feet to the point of beginning.

NOTE (NRS 111.312): The above metes and bounds description appeared previously in that certain document recorded December June 5, 2017, in Book 1283, as Instrument No. 2017-899576.

TOGETHER WITH the improvements thereon, and all and singular the tenements, hereditaments and appurtenances thereunto belonging or appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof.

TO HAVE AND TO HOLD the said premises, together with the appurtenances, unto the said party of the second part, and to its successors and assigns forever.

IN WITNESS WHEREOF, the party of the first part has caused this conveyance to be executed the day and year first above written.

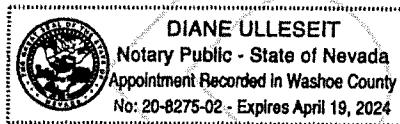
AUTOMATIC FUNDS TRANSFER
SERVICES, dba ALLIED TRUSTEE
SERVICES

By: Geneva Martinkus
GENEVA MARTINKUS
Its: MANAGER

STATE OF NEVADA)
COUNTY OF WASHOE)
) SS.
)

This instrument was acknowledged before me on
July 30, 2021, by Geneva Martinkus as
Manager of/for AUTOMATIC FUNDS TRANSFER
SERVICES, dba ALLIED TRUSTEE SERVICES.

Diane Ulleseit
Notary Public



STATE OF NEVADA
DECLARATION OF VALUE

1. Assessor Parcel Number (s)

a) 1318-26-111-017
 b)
 c)
 d)

2. Type of Property:

a) <input type="checkbox"/>	Vacant Land	b) <input checked="" type="checkbox"/>	Single Fam Res.
c) <input type="checkbox"/>	Condo/Twnhse	d) <input type="checkbox"/>	2-4 Plex
e) <input type="checkbox"/>	Apt. Bldg.	f) <input type="checkbox"/>	Comm'l/Ind'l
g) <input type="checkbox"/>	Agricultural	h) <input type="checkbox"/>	Mobile Home
i) <input type="checkbox"/>	Other		

FOR RECORDERS OPTIONAL USE ONLY

Notes:

3. Total Value/Sales Price of Property:

\$ 986,000.00

Deed in Lieu of Foreclosure Only (value of property) \$

\$ 986,000.00

Transfer Tax Value:

\$ 3845.40

Real Property Transfer Tax Due:

4. If Exemption Claimed:

a. Transfer Tax Exemption, per NRS 375.090, Section: _____
 b. Explain Reason for Exemption: _____

5. Partial Interest: Percentage being transferred: %

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month.

Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature _____

Capacity Foreclosure Officer

Signature _____

Capacity

Title Agent

SELLER (GRANTOR) INFORMATION

BUYER (GRANTEE) INFORMATION

(REQUIRED) Automatic Funds Transfer Services (REQUIRED)

Print Name: *db/a Allied Trustee Services*

Print Name: *Kamma, LLC*

Address: 190 W. Huffaker Ln. Ste 408

Address: 6770 S. McCarran Blvd.

City: Reno

City: Reno

State: NV Zip: 89511

State: NV Zip: 89509

COMPANY/PERSON REQUESTING RECORDING

(REQUIRED IF NOT THE SELLER OR BUYER)

Print Name: *First Centennial Title*

Escrow #

Address: *1450 Ridgeview Dr*

City: *Reno*

State: NV

Zip: 89519

(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED)